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of the companies that restrictions on military service were unnecessary. Of course, the action of the companies was by no means uniform, but at the beginning of 1914, companies having about 77 per cent of the insurance in force issued policies with no restrictions as to military or naval service, while companies with about 22 per cent had some kind of limitation in their policies. Beginning with the outbreak of the war, practically all the companies inserted in their policies some sort of war clause, calling for extra premiums in case of such service. No uniform rate was adopted, but typical rates used by certain prominent companies ranged from 50 to 100 dollars extra per 1,000 annually. In Great Britain, one of the largest companies charged from 8 to 15 per cent for the war risk; in Canada contracts were placed with four United States companies for large groups of enlisted men at an increase of 25 dollars per 1,000 above the usual rates.

Serious losses are expected from the mortality due to war, but at the time of writing no reliable estimates could be made of the loss from this cause.

Marine insurance was affected more directly and extensively than any other branch of insurance. However, as the governments of the leading countries all coöperated with the marine companies in caring for the war risk, the net result has been that the companies have been able to operate with even better profits than in normal times.

Fire insurance had to face a variety of new hazards; airplane raids, new industrial hazards, arising from the munitions industries, the moral hazards due to the presence of disaffected elements in the population are instances of new risks which could hardly be estimated on a scientific basis. Besides these factors, the increased costs of operation, the depreciation of securities, and the difficulty of raising rates supervised by state officials, added to the problems to be solved.

HENRY J. HARRIS.

NEW BOOKS

BASYE, W. *History and operation of fraternal insurance.* (Rochester, N. Y.: Fraternal Monitor. 1919. Pp. 224. \$1.60.)

BURNET, P. *The probable trend of life insurance production in the immediate future.* (Chicago: Assoc. of Life Agency Officers. 1919. Pp. 8.)

BRUNN, P. *Welche Lehren ergeben sich aus der öffentlichen Angestelltenversicherung für die Sozialisierung der privaten Lebens-Versicherung?* (Berlin: Mittler. 1919. Pp. 26. 1 M.)

DOUGHERTY, H. *Notes on deposit pension schemes.* (London: Effingham Wilson. 1919. Pp. 16. 2s.)

DU PASQUIER, L. G. *Introduction à la science actuarielle.* (Paris: Gauthier-Villars. 1919. Pp. 176. 5 fr.)

FLITCRAFT, A. J. *Life insurance manual; application agreements and complete policy forms of prominent life insurance companies, including the special contracts, war clauses, disability and double indemnity provisions.* Thirty-second annual edition. (Oak Park, Ill.: Author. 1919. Pp. 1187.)

HARRIS, J. H. *Maternity benefit systems in certain foreign countries.* U. S. Department of Labor. Children's Bureau. Legal series no. 3. Bureau publications no. 57. (Washington: Supt. Docs. 1919. Pp. 206.)

Three general methods of providing maternity benefits are distinguished: the mother may be provided, both before and after confinement, with skilled nurses, medical attendance, and helpful advice; the state may on the birth of a child pay its mother a fixed sum; or some form of social insurance may be developed. The systems prevailing in the chief European countries and in Australia and New Zealand are each outlined and such points covered as origin of plan, occupations covered, persons included, benefits, sources of income, administration, operation, and opinions as to success of system. In most cases the benefits are limited to the wage-earning population and salaried workers. Workers earning more than a specified sum are usually excluded. The unmarried mother is generally allowed to participate as a beneficiary. The payments ordinarily vary from 50 per cent to 75 per cent of the wages received and continue for a period of from two to twelve weeks. In all countries except France, Italy, and Australia, the maternity aid is part of the health insurance system. The Australian plan is exceptional in that it provides for an allowance to every mother regardless of financial conditions. The grant, however, is limited to 5 pounds sterling.

The German system was established in 1883, but has been repeatedly modified since then. Although aid is restricted to the more poorly paid workers, under certain circumstances wives of insured men may gain maternity benefits. A cash benefit is furnished during a period of eight weeks, but medical and institutional care may be substituted. Provision is made for voluntary members of which there are a considerable number. The British system indicates a considerable advance in thought and deliberately provides maternity benefits not only for working women but for a large mass of the wives of working men. It assumes that pregnancy and confinement

increase the cost of medical service and that benefits are, therefore, needed. Usually the benefit is 30 shillings; under certain conditions this amount is doubled. In 1916 more than 6 million dollars was expended for maternity benefits. The cost to the workers averaged about 63 cents per individual man and 20 cents for each woman. In 1910 Italy established the first national compulsory maternity insurance system. Under this law, wage-earning women may receive an allowance of \$7.72. The recent French law provides for two types of benefits—a rest and hygiene benefit and a nursing benefit. The latter is intended to stimulate maternal nursing and thereby reduce the infant mortality. The women are not required to contribute to the pension fund. The laws in the smaller European countries are mostly of recent origin and follow the plans developed elsewhere.

A study of the legislation in these countries indicates that maternity benefits will constitute a permanent part of the insurance plan. They are generally regarded as successful, and voluntary systems are gradually being displaced by compulsory measures. The Children's Bureau does not advocate any plan for the United States but simply presents the operations of the laws in various countries, and Great Britain in particular, so that American readers may become conversant with this phase of social legislation.

GEORGE B. MANGOLD.

MANES, A. *Versicherungs-Staatsbetrieb in Ausland. Ein Beitrag zur Frage der Sozialisierung.* Third edition. (Berlin: Sigismund. 1919. Pp. iv, 128.)

VATKE, H. *Die Verstaatlichung des Feuerversicherungswesen.* (Berlin: Author. 1919. Pp. 111. 4 M.)

WARREN, B. S. *Sickness insurance: its relation to public health and the common welfare.* (Washington: Supt. Docs. 1919. Pp. 15.)

Annual cyclopedia of insurance in the United States, 1919. (New York: R. R. Caverly. 1919. Pp. 613.)

Fire insurance in New England for ten years, December 31, 1909-December 31, 1918, inclusive. Twentieth edition. (Boston: Standard Pub. Co. 1919. Pp. 253. \$7.50.)

Industrial pensions. (New York: Russell Sage Foundation Library. 1919. Pp. 4.)

Premiums and losses in the various states of the United States, Alaska, District of Columbia and Hawaii, reported to the National Board of Fire Underwriters, showing the premiums written and losses incurred on fire and lightning business only during 1917 and 1918. (New York: Nat. Board of Fire Underwriters, Actuarial Bureau Committee. 1919. Pp. 164.)

Proceedings of the thirteenth annual meeting of the Association of Life Insurance Presidents. (New York: 1919. Pp. 192.)

Proceedings of the National Convention of Insurance Commissioners, forty-ninth session, 1918. (Columbia, S. C.: F. H. McMaster. 1919. Pp. 213.)

Report of departmental committee on old age pensions. (Washington: Treasury Dept. 1919.)

Report of the Pennsylvania Commission on Old Age Pensions. (Harrisburg. 1919. Pp. 293.)

Rijksverzekeringsbank. Wetenschappelijke balans op 31 December, 1917. (Amsterdam: State Insurance Institute of the Netherlands. 1919. Pp. 114.)

Workmen's compensation supplement to department reports of Pennsylvania. (Harrisburg: Dept. Repts. Co. 1919. Pp. 1010.)

Pauperism, Charities, and Relief Measures

Justice and the Poor. By REGINALD HEBER SMITH. The Carnegie Foundation for the Advancement of Teaching, Bulletin No. 13. (New York: The Carnegie Foundation for the Advancement of Teaching. 1919. Pp. vi, 271.)

This report deals with the administration of the law as it affects the poor. Failure to obtain justice has tremendous effects. The author says, "It leads directly to contempt for law, and disloyalty to the government, and plants the seeds of anarchy." There is an amazing amount of injustice for which no redress is made, and as a consequence, the poor become embittered against law and American justice. The difficulties are not due to injustices in the body of the substantive law, which is fundamentally democratic, but to inequalities and defects in the administration of justice. There are three principal defects—delay, court costs, and fees and expense of counsel. Delay forces unfair settlements, prevents settlements, and often practically results in imprisonment for poverty. Court costs are not based on any definite principle. They deter the poor but not the rich. At best they are an anachronism. For the poor to appeal cases is an impossibility. Attorney's services are costly. The author estimates that 35 million persons in the United States are unable to pay any appreciable amount for such a purpose and that 8 millions live in the large cities where this inability may become a serious problem.

Part II deals with the agencies established to secure a fairer administration of the laws. These are classified as small claims courts, conciliation courts, arbitration, domestic relations courts, administrative tribunals, administrative officials, assigned coun-